

In re:
Kristina Klugar
Debtor

Case No. 25-11345-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 30, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	Kristina Klugar, 700 Elkins Ave Apt Aa1, Elkins Park, PA 19027-2308
14995117	+ Absolute Credit Llc, 175 Exchange Street-suite 225, Bangor, ME 04401-7605
14995121	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, St Louis, MO 63179-0040
14995140	Target NB, C/O Financial & Retail Services Mailstop, Minneapolis, MN 55440
14995142	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 01 2025 00:27:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	May 01 2025 00:28:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 01 2025 00:29:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14995118	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 01 2025 00:52:10	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14995119	Email/Text: bncnotifications@pheaa.org	May 01 2025 00:28:00	American Education Services, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14995120	EDI: CAPITALONE.COM	May 01 2025 04:20:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14995122	+ EDI: WFNNB.COM	May 01 2025 04:20:00	Comenity Bank/Pier 1, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14995123	Email/PDF: creditonebknofications@resurgent.com	May 01 2025 00:53:10	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14995124	EDI: CITICORP	May 01 2025 04:20:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14995128	EDI: CITICORP	May 01 2025 04:20:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14995125	Email/Text: Atlanticus@ebn.phinsolutions.com	May 01 2025 00:28:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14995126	EDI: IRS.COM	May 01 2025 04:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

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			19101-7346
14995127	EDI: JPMORGANCHASE	May 01 2025 04:20:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14995129	+ Email/Text: bankruptcygroup@peco-energy.com	May 01 2025 00:28:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14995130	Email/Text: fesbank@attorneygeneral.gov	May 01 2025 00:28:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14995133	^ MEBN	May 01 2025 00:21:46	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14995131	EDI: PENNDEPTREV	May 01 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14996479	EDI: PENNDEPTREV	May 01 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14995132	^ MEBN	May 01 2025 00:21:55	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14995134	EDI: SYNC	May 01 2025 04:20:00	Syncb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14995135	+ EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14995136	+ EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14995137	EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14995139	+ EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14995138	EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
14995141	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 01 2025 00:29:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14995143	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 01 2025 00:36:10	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
14995144	^ MEBN	May 01 2025 00:21:24	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-2

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Kristina Klugar help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Kristina Klugar		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	25-11345-pmm		
	Social Security number or ITIN:	xxx-xx-8668	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	4/4/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristina Klugar	
2. All other names used in the last 8 years		
3. Address	700 Elkins Ave Apt Aa1 Elkins Park, PA 19027-2308	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 4/30/25

For more information, see page 2

Case number **25-11345-pmm**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/us/moc															
<hr/>																	
8. Deadlines																	
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="float: left; width: 60%;">Deadline to file a complaint to challenge dischargeability of certain debts: You must file:<ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</div> <div style="float: right; width: 35%; text-align: right;">Filing deadline: 8/12/25</div> <div style="clear: both;"></div> <div style="float: left; width: 60%;">Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:</div> <div style="float: right; width: 35%; text-align: right;">Filing deadline: 6/13/25 Filing deadline: 10/1/25</div> <div style="clear: both;"></div> <hr/> <div style="margin-top: 20px;">Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</div> <hr/> <div style="margin-top: 20px;"><div style="float: left; width: 60%;">Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</div><div style="float: right; width: 35%; text-align: right;">Filing deadline: 30 days after the conclusion of the meeting of creditors</div><div style="clear: both;"></div></div> <hr/> <tr><td style="vertical-align: top;">9. Filing of plan</td><td colspan="2" style="vertical-align: top;">The debtor has filed a plan.This plan proposes payment to the trustee of \$750.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/15/25 at 1:00 PM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website</td></tr> <tr><td style="vertical-align: top;">10. Creditors with a foreign address</td><td colspan="2" style="vertical-align: top;">If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</td></tr> <tr><td style="vertical-align: top;">11. Filing a chapter 13 bankruptcy case</td><td colspan="2" style="vertical-align: top;">Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</td></tr> <tr><td style="vertical-align: top;">12. Exempt property</td><td colspan="2" style="vertical-align: top;">The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</td></tr> <tr><td style="vertical-align: top;">13. Discharge of debts</td><td colspan="2" style="vertical-align: top;">Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</td></tr>		9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$750.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/15/25 at 1:00 PM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website		10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		11. 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